

Fill in this information to identify the case:

Debtor 1 JOSEPH M. PANIGALLDebtor 2 SHEILA A. PANIGALL
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 18-24599CMBForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: SANTANDER BANK NA Court claim no. (if known): 21

Last 4 digits of any number you use to identify the debtor's account 2 6 5 6

Property Address: 518 SALISBURY DR
GREENSBURG PA 15601

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>16,784.79</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>16,784.79</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>1,143.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>1,143.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>17,927.79</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,253.15

The next postpetition payment is due on

11 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 JOSEPH M. PANIGALL
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour
Signature

Date 06/27/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JOSEPH M. PANIGALL**
Name

Case number (if known) **18-24599CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
04/27/2020	1157909	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	954.10
05/26/2020	1161243	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,398.09
10/26/2020	1176760	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	865.42
01/25/2021	1185758	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,081.43
08/25/2023	1277616	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	42.98
09/26/2023	1280334	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	908.71
11/27/2023	1285725	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	293.91
01/26/2024	1291008	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,264.15
02/26/2024	1293648	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	646.50
04/25/2024	1298964	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	659.94
05/29/2024	1301669	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	673.46
08/26/2024	1309355	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	50.87
09/25/2024	1311951	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	20.31
11/25/2024	1317051	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,634.39
12/23/2024	1319435	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,300.98
01/28/2025	1321938	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,334.53
02/25/2025	1324352	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,537.87
03/26/2025	1326862	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	117.15
				<u>16,784.79</u>

Post Petition Claim (1305) (Part 2 (d))

03/26/2025	1326862	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	356.82
03/26/2025	1326862	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	270.64
06/25/2025	1334178	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	293.18
06/25/2025	1334178	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	222.36
				<u>1,143.00</u>

MORTGAGE REGULAR PAYMENT (Part 3)

03/25/2019	1113464	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	4,885.96
04/26/2019	1116782	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,882.66
05/24/2019	1120175	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,910.81
06/25/2019	1123582	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,154.67
07/29/2019	1127025	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,797.05
08/27/2019	1130512	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,729.15
09/24/2019	1133764	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,262.21
10/24/2019	1137141	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,524.64
11/25/2019	1140592	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,650.57
12/23/2019	1143987	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,611.81
01/28/2020	1147457	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,016.13
02/25/2020	1150979	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,626.71
03/23/2020	1154468	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,534.87
04/27/2020	1157909	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,484.72
06/26/2020	1164401	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,997.58
07/29/2020	1167493	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,630.21
08/25/2020	1170568	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,146.28
09/28/2020	1173682	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,674.90
11/24/2020	1179822	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,586.67
12/21/2020	1182760	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,077.37
01/25/2021	1185758	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,576.53
02/22/2021	1188877	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,075.99
03/26/2021	1192191	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	431.14
04/26/2021	1195432	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	816.64
05/25/2021	1198551	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	487.34
06/25/2021	1201724	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	541.93
07/26/2021	1204923	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	594.03
08/26/2021	1208074	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	942.62
09/24/2021	1211184	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,300.06
10/25/2021	1214257	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,612.50
11/22/2021	1217284	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,318.72
12/23/2021	1220369	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	987.17
01/26/2022	1223428	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,325.91
02/23/2022	1226291	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,344.39
03/25/2022	1229276	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,398.98

Debtor 1 **JOSEPH M. PANIGALL**
Name

Case number (if known) **18-24599CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
04/26/2022	1232310	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,536.00
05/25/2022	1235355	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,459.96
06/27/2022	1238368	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	747.16
07/26/2022	1241310	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	957.26
08/24/2022	1244189	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	487.47
09/27/2022	1247074	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,048.56
10/25/2022	1249870	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,915.19
11/23/2022	1252662	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,424.27
12/22/2022	1255402	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,957.30
01/26/2023	1258138	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,913.95
02/23/2023	1260722	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,073.94
03/28/2023	1263514	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,351.31
04/25/2023	1266324	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,491.78
05/25/2023	1269191	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,361.00
06/26/2023	1272082	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	908.53
07/25/2023	1274824	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,212.84
08/25/2023	1277616	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,072.43
10/25/2023	1283044	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,290.04
11/27/2023	1285725	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,702.41
12/21/2023	1288297	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,303.02
01/26/2024	1291008	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,318.29
02/26/2024	1293648	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,299.18
03/26/2024	1296305	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,283.87
04/25/2024	1298964	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,268.33
05/29/2024	1301669	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,253.15
06/25/2024	1304194	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	636.95
07/25/2024	1306806	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,273.92
08/26/2024	1309355	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,848.58
09/25/2024	1311951	SANTANDER BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,195.32
				<hr/> 98,530.93

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOSEPH M. PANIGALL
SHEILA A. PANIGALL
518 SALISBURY DRIVE
GREENSBURG, PA 15601

ABAGALE E STEIDL ESQ
STEIDL & STEINBERG PC
436 SEVENTH AVE STE 322
KOPPERS BUILDING
PITTSBURGH, PA 15219

SANTANDER BANK NA
PO BOX 847051
BOSTON, MA 02284-7051

SANTANDER BANK NA
1130 BERKSHIRE BLVD
MC: PA-WYO-BKR2
WYOMISSING, PA 19610

GROSS MCGINLEY LLP
33 SOUTH 7TH ST
ALLENTOWN, PA 18105

6/27/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee